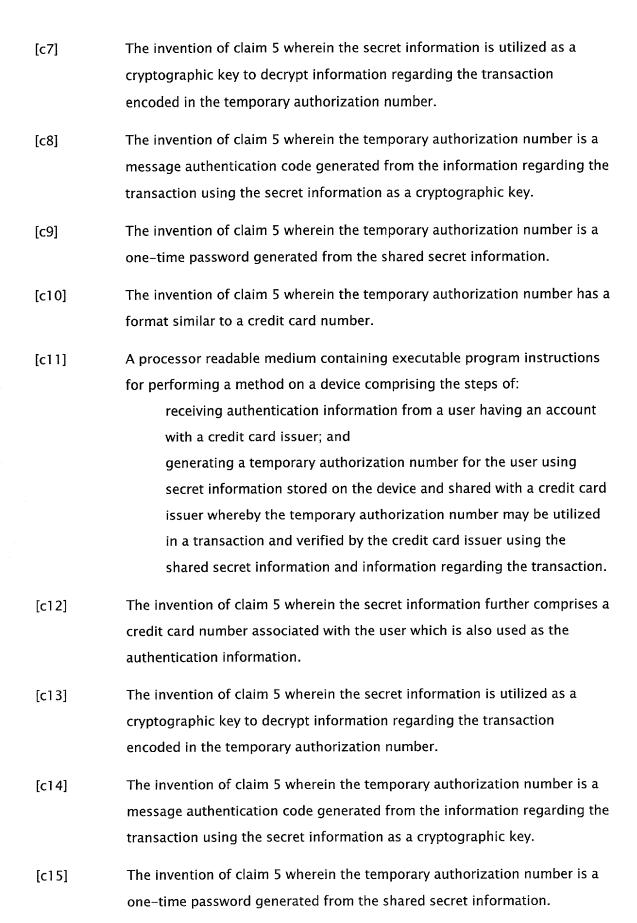
What is Claimed is:

[c1]	A method for facilitating credit card transactions, comprising the steps of:
	receiving from a merchant, desiring to receive authorization for a
	transaction with a user having an account with a credit card issuer, a
	transaction authorization number and information regarding the
	transaction;
	retrieving secret information shared with a transaction authorization
	number generator utilized by the user; and
	verifying the temporary authorization number by using the shared
	secret information and information regarding the transaction.

- [c2] The invention of claim 1 wherein the secret information further comprises a credit card number associated with the user.
- [c2] The invention of claim 1 wherein the secret information is utilized as a cryptographic key to decrypt information regarding the transaction encoded in the temporary authorization number.
- [c3] The invention of claim 1 wherein the temporary authorization number is a message authentication code generated from the information regarding the transaction using the secret information as a cryptographic key.
- [c4] The invention of claim 1 wherein the temporary authorization number is a one-time password generated from the shared secret information.
- [c5] A method for facilitating credit card transactions, comprising the steps of:
 receiving authentication information from a user having an account
 with a credit card issuer; and
 generating a temporary authorization number for the user using
 secret information shared with a credit card issuer whereby the
 temporary authorization number may be utilized in a transaction and
 verified by the credit card issuer using the shared secret information
 and information regarding the transaction.
- [c6] The invention of claim 5 wherein the secret information further comprises a credit card number associated with the user which is also used as the authentication information.



[c16] The invention of claim 5 wherein the temporary authorization number has a format similar to a credit card number.